

AMENDMENTS TO THE CLAIMS

Applicant respectfully requests the following amendments to the claim set:

1. (currently amended) A method for job-based budget management of a business,  
the method comprising:

providing a virtual job account and a virtual allocation account which  
combined a plurality of spending accounts corresponding to an actual account, each of  
said ~~plurality of spending accounts~~ comprising a balance, which represents wherein said  
~~balance comprises~~ a fraction of the funds available from said actual account;

maintaining a user-defined numerical spending limit for each of the  
~~plurality of virtual job and allocation~~spending accounts;

allocating at least one transaction to at least one of the ~~plurality of virtual~~  
job and allocation ~~spending~~ accounts;

automatically adjusting the balance of the ~~at least one of the plurality of~~  
virtual ~~spending~~ accounts in real time according to the allocated transaction;

inputting said user defined numerical spending limit and said balance into  
a computer;

comparing said adjusted balance of the ~~at least one of the plurality of~~  
virtual ~~spending~~ accounts to said user-defined numerical spending limit;

accessing results of said comparison; and

managing said job-based budget based on said results of said comparison.

2. (previously presented) The method of claim 1 wherein the at least one transaction is automatically synchronized with the actual account.

3. (currently amended) The method of claim 1 wherein the ~~plurality of spending~~ virtual accounts are displayed in a graphical format.

4. (previously presented) The method of claim 1 wherein the method is performed using wireless communication.

5. (previously presented) The method of claim 1 wherein the at least one transaction is transmitted both on-line and off-line.

6. (original) The method of claim 1 further comprising providing for the submission of invoices.

7. (original) The method of claim 1 further comprising providing for the submission of purchase orders.

8. (original) The method of claim 1 further comprising providing for the submission of time sheets.

9. (original) The method of claim 1 further comprising processing a payroll.

10. (currently amended) The method of claim 1 further comprising automatically creating at least one ~~spending~~virtual account upon approval of a job quote.

11. (previously presented) The method of claim 1 further comprising automatically paying the at least one transaction on-line.

12-65 (previously cancelled)

66. (currently amended) A method for job-based budget management of a business comprising:

providing a funded actual account corresponding to a plurality of virtual job-based budget accounts, and a plurality of virtual job-based allocation accounts;  
~~corresponding to said plurality of budget accounts;~~

inputting into a computer an initial balance for said budget accounts corresponding to a job-based budget, and for said allocation accounts wherein said balance comprises a fraction of ~~the~~ funds available from said budget accounts;

allocating at least one transaction to at least one of the plurality of virtual allocation accounts;

automatically adjusting the balance of at least one of said plurality of virtual allocation accounts according to the allocated transaction;

comparing said adjusted balance of the at least one of said plurality of virtual allocation accounts to a budgeted amount in real-time;

accessing results of said comparison through said computer; and

managing said job-based budget based on said comparison results.

67. (previously presented) The method of claim 66 wherein the at least one transaction is automatically synchronized with the actual account.

68. (previously presented) The method of claim 66 wherein the plurality of allocation accounts are displayed in a graphical format.

69. (previously presented) The method of claim 66 wherein the method is performed using wireless communication.

70. (previously presented) The method of claim 66 wherein the at least one transaction is transmitted both on-line and off-line.

71. (previously presented) The method of claim 66 further comprising providing for the submission of invoices.

72. (previously presented) The method of claim 66 further comprising providing for the submission of purchase orders.

73. (previously presented) The method of claim 66 further comprising providing for the submission of time sheets.

74. (previously presented) The method of claim 66 further comprising processing a payroll.

75. (previously presented) The method of claim 66 further comprising automatically creating at least one allocation account upon approval of a job quote.

76. (previously presented) The method of claim 66 further comprising automatically paying the at least one transaction on-line.